

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO  
OLD SAN JUAN DIVISION**

**IN RE:**

**CASE NO.: 14-09530-MCF13  
CHAPTER 13**

**HARRY LUIS SANTANA LAMBOY,**  
**Debtor,**

\_\_\_\_\_ /

**PRELIMINARY RESPONSE TO OBJECTION TO CLAIM**

NOW COMES OCWEN LOAN SERVICING, LLC, AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE NATIONAL BANK, AS TRUSTEE FOR BCF L.L.C. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 1997-R3 (“Secured Creditor”), by and through its undersigned attorney, hereby files its Preliminary Response to Objection to Claim (“Objection”), and in support thereof states as follows:

1. Secured Creditor holds an interest in Debtor’s real property located at Calle L #135 Base Ramey, Aguadilla, PR 00603.
2. On July 17, 2017, Debtor filed an Objection, asserting allegations opposing Secured Creditor’s claim.
3. Due to mistake and inadvertence, Secured Creditor’s Proof of Claim was not filed prior to the Claims Bar Date.
4. Secured Creditor realizes the importance of adhering to the Claims Bar Date.

5. Secured Creditor has filed this claim in good faith, to rectify either its own or a prior servicer's mistake.
6. Debtor will not be prejudiced by allowing the Proof of Claim to stand as of the Claims Bar Date. All amounts stated in the proof of claim are reasonable and permitted by the loan documents. Allowance of these amounts will ensure Debtor receives the fresh start they are entitled to in regard to Secured Creditor's claim.
7. Secured Creditor requires additional time to review its records and investigate the issues raised in Debtor's Objection, and requests a hearing be set on same.
8. Secured Creditor reserves the right to supplement its Preliminary Response to Debtor's Objection at any time before or at the hearing.

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Attorney for Secured Creditor  
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By: /s/ Andrea Daliz Vega Jimenez  
ANDREA DALIZ VEGA JIMÉNEZ, Esquire  
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### **CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on August 17, 2017, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

**HARRY LUIS SANTANA LAMBOY**  
CALLE L 135 BASE RAMEY  
AGUADILLA, PR 00603

**ELBIA I VAZQUEZ DAVILA**  
CALLE PRINCIPAL NUM 21  
URB EL RETIRO  
SAN GERMAN, PR 00683

**JOSE RAMON CARRION MORALES**  
PO BOX 9023884  
SAN JUAN, PR 00902-3884

***U.S. Trustee***

**MONSITA LECAROZ ARRIBAS**  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

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